

Tell others you do it “my” way with the myFBMC CardSM Visa[®] Card

The MyFBMC Card is issued by MetaBank.

What is the myFBMC CardSM?

The myFBMC CardSM is a convenient reimbursement option that allows FBMC to electronically reimburse eligible expenses under your employer's plan and IRS guidelines. Because it is a payment card, when you use the myFBMC CardSM to pay for eligible expenses, funds are electronically deducted from your account.

Using the myFBMC CardSM

For eligible expenses, simply swipe the myFBMC CardSM like you would with any other payment card. Whether at your health care provider or drugstore, the amount of your eligible expenses will be automatically deducted from your Unreimbursed Medical Expense Flexible Spending Account (FSA). Effective January 1, 2009, for Over-the-Counter and prescription purchases the card will only be accepted at IIAS certified merchants. For all other qualified expenses, such as medical and dental copayments, the myFBMC CardSM can be used normally. To find out if a pharmacy or drugstore near you accepts the card, please refer to the **IIAS Store List** at www.myFBMC.com.

Two cards will be sent to you in the mail; one for you and one for your spouse or eligible dependent. You should keep your cards to use each plan year until their expiration date. If you already have the myFBMC CardSM, you will need to re-enroll between October 1, 2008 and October 31, 2008 to continue using the card. You will not be issued a new card; continue using the same card(s) you have.

Remember, you can go to www.myFBMC.com to see your account information and check for any outstanding Card transactions.

How can I activate the myFBMC CardSM?

To activate your myFBMC CardSM anytime visit www.myFBMC.com. You may also call 1-888-514-6845.



What are the myFBMC CardSM advantages?

You can use the myFBMC CardSM for your eligible Over-the-Counter (OTC) expenses at drugstores. Other advantages include:

- **instant reimbursements** for health care expenses, including prescriptions, copayments and mail-order prescription services.
- **instant approval** of some medical, prescription, vision and dental expenses (others require documentation)
- **no out-of-pocket expense** and
- **easy access** to your account funds.

Note: You **cannot** use the myFBMC CardSM for cosmetic dental expenses or eye glass warranties.



Department of the Treasury

Division of
Pensions and Benefits



FBMC

Premier Benefits Solutions

Contract Administrator
Fringe Benefits Management Company
P.O. Box 1878 • Tallahassee, Florida 32302-1878
Customer Service 1-800-342-8017 • 1-800-955-8771 (TDD)
www.myFBMC.com

Information contained herein does not constitute an insurance certificate or policy. Certificates will be provided to participants following the start of the plan year, if applicable.

FBMC/NJ_FSA/0608

© FBMC 2008

State of New Jersey

Flexible Spending Accounts



Tax\$ave

FSA

Who can enroll?

Flexible Spending Accounts are available to eligible State employees through *Tax\$ave*, a benefit program under Section 125 of the Federal Internal Revenue Code.

How to enroll?

On the Web at www.myFBMC.com.

Over the phone with the Interactive Voice Response* (IVR) system by calling 1-800-865-3262.

Or **by mail**, simply complete an Enrollment Form and submit it to:

Fringe Benefits Management Company
Enrollment Processing
P.O. Box 1800
Tallahassee, FL 32302-1800

How do I receive more information?

To receive more information about Flexible Spending Accounts (FSAs), how to enroll or to request a Reference Guide, contact Customer Service at 1-800-342-8017 or visit our Web site

www.myFBMC.com.

*Note: To access IVR system, the last four digits of your Social Security number (SSN) will be your first PIN. After your initial login, you will be asked to change this PIN for access in the future. Your new PIN cannot be the last four digits of your SSN, cannot be longer than eight digits and must be greater than zero.

What is a Flexible Spending Account (FSA)?

An FSA is an account you set up to pre-fund your anticipated, eligible medical services and supplies and dependent care expenses that are normally not covered by your insurance. You can choose from Unreimbursed Medical Expense FSA, Dependent Care FSA., or have one of each.

With either FSA, you benefit from having less **taxable** income in each of your paychecks, which means more **spendable** income to use toward your eligible medical and dependent care expenses.

Is an FSA right for me?

If you spend \$100 or more on eligible medical expenses or \$250 on eligible dependent care expenses during your plan year, you may save money by paying for them with an FSA. The amount is deducted in small, equal amounts from your paychecks during the plan year.

- You decide the amount to deposit.
- You are reimbursed for eligible expenses before income and Social Security taxes are deducted.
- You save income and Social Security taxes each time you receive wages.
- Determine your potential savings with a Tax Savings Analysis by visiting the "Tax Calculators" link at www.myFBMC.com.

What is an Unreimbursed Medical FSA?

An Unreimbursed Medical FSA is used to pay for eligible medical expenses which aren't covered by your insurance or other plan. These funds are set aside from your salary before taxes are deducted, allowing you to pay your eligible expenses tax-free. It can be used for expenses such as copayments, deductibles, and qualified dental, vision, prescription and medical costs. The annual maximum contribution for an Unreimbursed Medical FSA is \$2,500.

What is a Dependent Care FSA?

The Dependent Care FSA is a great way to pay for eligible dependent care expenses such as after school care, baby-sitting fees, daycare services, nursery and preschool. Eligible dependents include your qualifying child (age 12 or under), spouse and/or relative. These funds are set aside from your salary before taxes are deducted, allowing you to pay your eligible expenses tax-free. You may contribute up to \$5,000 (single and head of the household or married and filing jointly) or \$2,500 (married and filing separately) to a Dependent Care FSA each year.

What are eligible expenses?

Different expenses are covered by each type of FSA. Below are examples of each; for the complete list please visit our Web site at www.myFBMC.com.

Unreimbursed Medical FSA

- Acupuncture
- Ambulance service
- Birth control pills and devices
- Chiropractic care
- Contact lenses (corrective)
- Dental fees
- Diagnostic tests/health screening
- Doctor fees
- Drug addiction/alcoholism treatment
- Drugs
- Experimental medical treatment
- Eyeglasses
- Guide dogs
- Hearing aids and exams
- In vitro fertilization
- Injections and vaccinations
- Nursing services
- Orthodontic treatment
- Over-the-Counter items
- Prescription drugs to alleviate nicotine withdrawal symptoms
- Smoking cessation programs/treatments
- Surgery
- Transportation for medical care
- Weight-loss programs/meetings (doctor prescribed)
- Wheelchairs
- X-Rays

Dependent Care FSA

- After school care
- Baby-sitting fees
- Daycare services
- In-home care/au pair services
- Nursery and preschool
- Summer day camps